

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** ( Not for submission under 37 CFR 1.99)

Application Number		10711827
Filing Date		2004-10-07
First Named Inventor	Christopher Fletcher	
Art Unit	2876	
Examiner Name	April A. Taylor	
Attorney Docket Number	70655.4800	

U.S.PATENTS						<a href="#">Remove</a>
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	6070150		2000-05-30	Remington, et al.	
	2	6070154		2000-05-30	Tavor, et al.	
	3	6076078		2000-06-13	Camp, et al.	
	4	6078906		2000-06-20	Huberman	
	5	6078908		2000-06-20	Schmitz	
	6	6081790		2000-06-27	Rosen	
	7	6088683		2000-07-11	Jalili	
	8	6088717		2000-07-11	Reed, et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		10711827
Filing Date		2004-10-07
First Named Inventor	Christopher Fletcher	
Art Unit		2876
Examiner Name	April A. Taylor	
Attorney Docket Number		70655.4800

	9	6088797		2000-07-11	Rosen	
	10	6092198		2000-07-18	Lanzy, et al.	
	11	6098053		2000-08-01	Slater	
	12	6112191		2000-08-29	Burke	
	13	6115458		2000-09-05	Taskett	
	14	6122625		2000-09-19	Rosen	
	15	6125352		2000-09-26	Franklin, et al.	
	16	6141752		2000-10-31	Dancs, et al.	
	17	6163771		2000-12-19	Walker, et al.	
	18	6173269		2001-01-09	Solokl, et al.	
	19	6182895		2001-02-06	Albrecht	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10711827
Filing Date	2004-10-07
First Named Inventor	Christopher Fletcher
Art Unit	2876
Examiner Name	April A. Taylor
Attorney Docket Number	70655.4800

20	6227447		2001-05-08	Campisano	
21	6267292		2001-07-31	Walker, et al.	
22	6330544		2001-12-11	Walker, et al.	
23	6336095		2002-01-01	Rosen	
24	6636833		2003-10-21	Flitcroft, et al.	
25	6834270		2004-12-21	Pagani, et al.	
26	6901387		2005-05-31	Wells, et al.	
27	7100821		2006-09-05	Rasti	
28	7136835		2006-11-14	Flitcroft, et al.	

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

**U.S.PATENT APPLICATION PUBLICATIONS**

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
-------------------	---------	--------------------	------------------------	------------------	---	--

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10711827
Filing Date	2004-10-07
First Named Inventor	Christopher Fletcher
Art Unit	2876
Examiner Name	April A. Taylor
Attorney Docket Number	70655.4800

1	20020046341		2002-04-18	Kazaks, et al.	
2	20030018567		2003-01-23	Flitcroft, et al.	
3	20040006539		2004-01-08	Royer, et al.	
4	20040083184		2004-04-29	Tsuei, et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button. [Add](#)

**FOREIGN PATENT DOCUMENTS**

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> j	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	WO 97/09688	WO		1997-03-13	Microsoft Corporation		<input type="checkbox"/>
	2	WO 99/49424	WO		1999-09-30	Orbis Patents Limited		<input type="checkbox"/>
	3	WO 00/49586	WO		2000-08-27	Orbis Patents Limited		<input type="checkbox"/>
	4	EP 1115095	EP		2001-07-11	Orbis Patents Limited		<input type="checkbox"/>
	5	GB 2361790	GB		2001-10-31	Cast Technologies, Ltd.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button. [Add](#)

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10711827
	Filing Date		2004-10-07
	First Named Inventor	Christopher Fletcher	
	Art Unit	2876	
	Examiner Name	April A. Taylor	
	Attorney Docket Number	70655.4800	

NON-PATENT LITERATURE DOCUMENTS			Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	Green, Thomas C., "American Express offers temporary CC numbers for the Web", 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
	2	CNN.com; U.S. News, "American Express to offer disposable credit card numbers", 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
	3	American Express, "Private Payments(SM) ; A New Level of Security from American Express", American Express website, cards	<input type="checkbox"/>
	4	Martin, Zack; "One-Time Numbers Stop Web Hackers From Pilfering Data", 01/01, Card Marketing, Thomson Financial, www.c rd f rum.c	<input type="checkbox"/>
	5	The Dollar Stretcher, "Disposable Credit Card Numbers", 01/01, CardRatins.org, www.stretcher.c	<input type="checkbox"/>
	6	Gabber, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", November 18, 1996, USENIX Oakland, CA pps. 1, 8 and 9	<input type="checkbox"/>
	7	Lamond, "Credit Card Transactions Real World and Online" © 1996	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10711827
Filing Date	2004-10-07
First Named Inventor	Christopher Fletcher
Art Unit	2876
Examiner Name	April A. Taylor
Attorney Docket Number	70655.4800

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10711827
Filing Date	2004-10-07
First Named Inventor	Christopher Fletcher
Art Unit	2876
Examiner Name	April A. Taylor
Attorney Docket Number	70655.4800

**CERTIFICATION STATEMENT**

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☒ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-04-26
Name/Print	Howard I Sobelman	Registration Number	39038

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

## Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.